First Security Bank

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Idaho Construction Report

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Dr. Kelly K. Matthews—Economist

December 1990

Idaho's construction industry, for the third consecutive year, established a new record for building permit valuation. Impressively, the 1990 rate of increase was more than double the 1989 gain. Furthermore, even after three years of rapid construction growth, there is little if any evidence of overbuilding or excess supply in the larger cities across the state. Residential real estate values in many areas showed a 1990 average appreciation of 5 - 10 percent. Idaho's gross mortgage delinquency rate at the end of the third quarter was 4.4 percent, down from 6.0 percent in December 1989 and notably below the Mountain States' average of 6.7 percent.

All major areas of Idaho's construction industry recorded strong gains in 1990. For the year, new dwelling permits totaled 5,660 (+21%), while residential value at $389 million increased 26 percent. Average 1990 single-family permit valuation was $90,392, essentially unchanged from last year. Nonresidential construction valuation in 1990 reached $193 million (up 28 percent), while alterations and repairs rose 7 percent to $189 million. Total construction value at $771 million expanded 21 percent.

Construction activity in 1991 is not expected to duplicate 1990's totals. Single-family permits this year may total 3,100 - 3,300, down 10 - 15 percent. Nonresidential construction value is forecast to fall 15 - 20 percent from last year. This expected construction-industry softening was somewhat evident in the fourth quarter, when total construction value was 0.9 percent above the corresponding 1989 period. Despite expected lower mortgage rates, uncertainty in the national economic environment is likely to further adversely impact Idaho's 1991 construction industry.

TOTAL CONSTRUCTION VALUE for authorized building permit construction in 56 major Idaho locations in December was $40,295,023, or 1.2 percent above December 1989. *NEW RESIDENTIAL CONSTRUCTION* for 262 new dwelling units totaled $19,444,316, a decrease of 19.9 percent in number and an increase of 8.6 percent in value compared with a year ago. Included in the total residential permits were 209 single-family, 36 multi-family and 17 mobile-home permits. *NEW NONRESIDENTIAL CONSTRUCTION* valued at $13,614,938 was up 64.8 percent from last year, while *ALTERATIONS AND REPAIRS* totaling $7,235,769 were down 47.0 percent.

Building Permit Construction Summary

	December	% Chg	Twelve Months	% Chg
Total New Dwelling Units	262	- 19.9	5,660	+ 21.4
Single-Family	209	+ 6.1	3,721	+ 26.3
Multi-Family	36	- 65.7	1,149	+ 10.5
Mobile Homes	17	- 32.0	790	+ 16.3
Total Residential Value	$ 19,444,316	+ 8.6	$ 389,228,976	+ 26.1
Single-Family	17,835,740	+ 18.8	336,347,850	+ 27.3
Multi-Family	1,409,258	- 48.2	47,320,304	+ 25.2
Mobile Homes	199,318	+ 12.3	5,560,822	- 12.4
Nonresidential Value	13,614,938	+ 64.8	193,112,976	+ 28.2
Alterations & Repair Value	7,235,769	- 47.0	189,075,001	+ 7.1
TOTAL CONSTRUCTION VALUE	**$ 40,295,023**	**+ 1.2**	**$ 771,416,953**	**+ 21.3**

IDAHO CONSTRUCTION REPORT

DECEMBER 1990

CITY OR AREA	NEW DWELLING UNITS	TOTAL PERMITS	NEW RESIDENTIAL	NEW NONRESIDENTIAL	ADD, ALT & REPAIRS	TOTAL CONSTRUCTION
Bonners Ferry	1	1	$32,000	$0	$0	$32,000
Coeur d'Alene	3	21	241,776	3,099,114	159,489	3,500,379
Kootenai County Un	14	32	692,034	158,530	109,570	960,134
Craigmont	0	1	0	0	720	720
Grangeville	0	4	0	0	108,200	108,200
Lewiston	4	40	353,076	0	180,847	533,923
Nez Perce County Un	0	3	0	401,000	27,000	428,000
Moscow	0	6	0	0	30,668	30,668
Latah County Un	1	6	76,844		73,776	150,620
Orofino	0	4	0	0	2,000	2,000
Osburn			NO PERMITS ISSUED			0
Sandpoint	2	6	133,000	4,972	3,000	140,972
St. Maries			NO PERMITS ISSUED			0
Benewah County Un			REPORT NOT RECEIVED			0
TOTAL NORTHERN	25	124	$1,528,730	$3,663,616	$695,270	$5,887,616
Boise City	100	1,127	$6,964,573	$1,685,000	$4,178,939	$12,828,512
Meridian	27	42	1,700,566	2,487,588	1,037,205	5,225,359
Ada County Un	32	77	2,854,618	53,984	224,359	3,132,961
Caldwell	4	13	312,163	4,099,919	74,800	4,486,882
Canyon County Un	7	21	323,737	84,000	99,934	507,671
Nampa	10	21	605,107	75,000	93,026	773,133
Emmett	0	4	0	0	2,450	2,450
Gooding	0	2	0	666,619	0	666,619
Hailey	1	10	90,000	11,075	30,000	131,075
Ketchum			NO PERMITS ISSUED			0
Sun Valley	1	5	214,000	0	18,100	232,100
Blaine County Un	8	9	2,138,000	0	30,000	2,168,000
Jerome	1	3	1,000	0	7,428	8,428
Mountain Home	0	2	0	8,000	10,000	18,000
Payette	0	1	0	500	0	500
Shoshone			NO PERMITS ISSUED			0
Twin Falls City	6	24	424,000	222,563	113,290	759,853
Twin Falls County Un	0	2	0	0	12,768	12,768
Weiser	0	5	0	0	47,595	47,595
TOTAL SOUTHWESTERN	197	1,368	$15,627,764	$9,394,248	$5,979,894	$31,001,906
Blackfoot	1	1	$53,000	$0	$0	$53,000
Bingham County Un	3	6	160,000	300	4,100	164,400
Idaho Falls	15	28	901,350	84,920	60,324	1,046,594
Ammon	2	2	147,244	0	0	147,244
Bonneville County Un	6	9	253,350	22,320	0	275,670
Rexburg			NO PERMITS ISSUED			0
Rigby	0	1	0	0	600	600
Jefferson County Un	1	3	130,000	600	10,000	140,600
Salmon	0	1	0	0	8,500	8,500
Lemhi County Un	2	6	0	13,000	29,500	42,500
St. Anthony			NO PERMITS ISSUED			0
TOTAL EASTERN	30	57	$1,644,944	$121,140	$113,024	$1,879,108
American Falls	1	2	$7,500	$5,000	$0	$12,500
Power County Un	1	6	8,000	19,500	75,000	102,500
Burley	1	4	100,000	172,410	126,896	399,306
Chubbuck	0	1	0	0	300	300
Montpelier			NO PERMITS ISSUED			0
Pocatello	4	14	313,000	212,000	169,750	694,750
Bannock County Un	1	3	50,000	0	15,308	65,308
Preston	0	1	0	0	2,000	2,000
Franklin County Un			NO PERMITS ISSUED			0
Rupert	1	3	114,110	0	33,127	147,237
Minidoka County Un	1	2	50,268	3,024	0	53,292
Soda Springs	0	3	0	24,000	25,200	49,200
TOTAL SOUTHEASTERN	10	39	$642,878	$435,934	$447,581	$1,526,393
TOTAL 56 LOCATIONS	262	1,588	$19,444,316	$13,614,938	$7,235,769	$40,295,023

*Compiled by First Security Bank of Idaho, N.A.

IDAHO CONSTRUCTION REPORT

TWELVE MONTHS CUMULATIVE 1990

CITY OR AREA	NEW DWELLING UNITS	TOTAL PERMITS	NEW RESIDENTIAL	NEW NONRESIDENTIAL	ADD, ALT & REPAIRS	TOTAL CONSTRUCTION
Bonners Ferry	4	19	$220,000	$0	$100,390	$320,390
Coeur d'Alene	130	540	9,193,607	17,540,830	4,501,401	31,235,838
Kootenai County Un	382	917	20,123,357	7,020,374	3,348,785	30,492,516
Craigmont	0	18	0	17,500	33,825	51,325
Grangeville	37	112	1,588,292	971,061	443,036	3,002,389
Lewiston	71	963	5,182,166	1,579,837	5,054,746	11,816,749
Nez Perce County Un	15	122	1,009,538	5,097,557	1,139,126	7,246,221
Moscow	56	372	5,069,536	34,700	7,631,333	12,735,569
Latah County Un	49	165	1,736,484	184,566	1,185,835	3,106,885
Orofino	6	134	211,000	35,000	495,159	741,159
Osburn	11	71	350	108,941	160,971	270,262
Sandpoint	137	142	3,852,059	5,570,762	672,266	10,095,087
St. Maries	2	122	83,878	646,191	607,808	1,337,877
Benewah County Un	0	8	0	6,030	66,100	72,130
TOTAL NORTHERN	900	3,705	$48,270,267	$38,813,349	$25,440,781	$112,524,397
Boise City	1,763	15,012	$112,886,191	$56,361,776	$95,982,569	$265,230,536
Meridian	308	518	19,399,742	5,572,184	3,607,582	28,579,508
Ada County Un	463	1,198	35,340,497	5,928,282	5,114,126	46,382,905
Caldwell	81	175	2,932,694	12,676,278	1,475,030	17,084,002
Canyon County Un	268	498	14,747,246	3,152,763	2,001,239	19,901,248
Nampa	171	573	9,846,133	2,670,163	3,829,200	16,345,496
Emmett	16	253	1,102,836	44,000	1,051,865	2,198,701
Gooding	1	25	77,000	839,419	190,673	1,107,092
Hailey	129	193	9,890,701	1,344,635	878,160	12,113,496
Ketchum	64	152	16,230,155	6,214,000	4,040,938	26,485,093
Sun Valley	60	151	17,482,000	189,000	2,332,800	20,003,800
Blaine County Un	132	202	29,145,991	606,025	2,825,560	32,577,576
Jerome	10	60	80,292	82,683	115,516	278,491
Mountain Home	21	143	1,007,226	306,811	614,464	1,928,501
Payette	7	36	150,000	72,600	728,349	950,949
Shoshone	1	11	0	6,700	110,300	117,000
Twin Falls City	115	434	8,370,689	6,254,472	7,315,863	21,941,024
Twin Falls County Un	87	113	2,336,877	278,651	537,868	3,153,396
Weiser	12	138	379,950	891,490	834,566	2,106,006
TOTAL SOUTHWESTERN	3,709	19,885	$281,406,220	$103,491,932	$133,586,668	$518,484,820
Blackfoot	6	66	$412,000	$1,335,700	$495,589	$2,243,289
Bingham County Un	115	230	4,329,050	7,508,500	1,333,021	13,170,571
Idaho Falls	350	898	25,747,100	17,525,563	8,925,687	52,198,350
Ammon	11	42	1,003,548	100,727	148,486	1,252,761
Bonneville County Un	149	352	7,265,832	3,307,791	1,171,561	11,745,184
Rexburg	17	48	1,196,700	2,613,415	193,940	4,004,055
Rigby	5	25	383,000	316,250	30,200	729,450
Jefferson County Un	102	243	3,710,409	4,532,301	1,179,450	9,422,160
Salmon	17	64	324,600	37,500	432,814	794,914
Lemhi County Un	50	126	1,577,002	226,076	429,998	2,233,076
St. Anthony	1	22	10,000	150,000	349,500	509,500
TOTAL EASTERN	823	2,116	$45,959,241	$37,653,823	$14,690,246	$98,303,310
American Falls	6	46	$210,500	$137,600	$930,080	$1,278,180
Power County Un	10	44	542,800	805,700	196,100	1,544,600
Burley	12	58	1,103,454	3,891,830	272,846	5,268,130
Chubbuck	12	52	730,781	72,132	318,934	1,121,847
Montpelier	0	40	0	32,600	21,502	54,102
Pocatello	91	440	6,633,227	2,455,788	11,408,026	20,497,041
Bannock County Un	24	73	1,251,952	281,453	592,389	2,125,794
Preston	9	26	878,596	1,589,540	44,500	2,512,636
Franklin County Un	8	9	375,000	0	10,000	385,000
Rupert	7	85	269,658	763,949	559,106	1,592,713
Minidoka County Un	43	153	1,215,300	3,066,820	838,240	5,120,360
Soda Springs	6	41	381,980	56,460	165,583	604,023
TOTAL SOUTHEASTERN	228	1,067	$13,593,248	$13,153,872	$15,357,306	$42,104,426
TOTAL 56 LOCATIONS	5,660	26,773	$389,228,976	$193,112,976	$189,075,001	$771,416,953

**Compiled by First Security Bank of Idaho, N.A.*

IDAHO CONSTRUCTION REPORT - 56 MAJOR LOCATIONS DECEMBER 1989

CITY OR AREA	NEW DWELLING UNITS	TOTAL PERMITS	NEW RESIDENTIAL	NEW NONRESIDENTIAL	ALT-ADD REPAIRS	TOTAL CONSTRUCTION
Bonners Ferry	0	2	$0	$0	$14,000	$14,000
Coeur d'Alene	3	26	219,096	0	1,035,637	1,254,733
Kootenai County Un	13	49	818,747	399,782	364,133	1,582,662
Craigmont			NO PERMITS ISSUED			0
Grangeville	0	5	0	13,056	27,820	40,876
Lewiston	1	45	62,814	0	302,526	365,340
Nez Perce Co Un	2	6	155,611	0	20,152	175,763
Moscow	6	26	454,000	0	241,408	695,408
Latah County Un	0	13	0	202,000	91,122	293,122
Orofino	0	7	0	0	10,300	10,300
Osburn	0	3	0	0	9,910	9,910
Sandpoint	1	5	0	24,722	32,100	56,822
St. Maries	1	2	2,000	0	36,691	38,691
Benewah County Un	0	5	0	118,300	5,300	123,600
TOTAL NORTHERN	27	194	$1,712,268	$757,860	$2,191,099	$4,661,227
Boise City	195	1,404	$10,141,246	$2,924,000	$5,466,219	$18,531,465
Meridian	6	26	448,736	0	87,568	536,304
Ada County Un	34	100	2,107,919	240,614	204,407	2,552,940
Caldwell	6	10	282,110	0	37,200	319,310
Canyon County Un	13	30	486,738	67,209	177,970	731,917
Nampa	7	22	443,238	310,022	253,284	1,006,544
Emmett	0	6	0	0	19,502	19,502
Gooding	0	1	0	0	48,250	48,250
Hailey	1	3	85,150	100,000	500	185,650
Ketchum	0	2	0	0	75,000	75,000
Sun Valley	0	2	0	0	7,800	7,800
Blaine County Un	2	5	130,000	0	23,000	153,000
Jerome	0	2	0	0	57,188	57,188
Mountain Home	8	15	305,185	0	35,687	340,872
Payette			NO PERMITS ISSUED			0
Shoshone	0	1	0	0	500	500
Twin Falls City	4	21	306,728	300,000	271,548	878,276
Twin Falls Co Un	2	4	247,476	0	73,160	320,636
Weiser	0	2	0	0	2,650	2,650
TOTAL SOUTHWESTERN	278	1,656	$14,984,526	$3,941,845	$6,841,433	$25,767,804
Blackfoot	0	1	$0	$0	$500	$500
Bingham County Un	6	12	370,000	95,000	10,000	475,000
Idaho Falls	8	43	502,290	639,310	3,506,976	4,648,576
Ammon	1	1	66,596	0	0	66,596
Bonneville Co Un	1	8	50,400	20,600	38,000	109,000
Rexburg	1	3	75,000	0	40,000	115,000
Rigby	0	1	0	0	5,000	5,000
Jefferson Co Un	3	6	97,250	11,500	0	108,750
Salmon			NO PERMITS ISSUED			0
Lemhi County Un			NO PERMITS ISSUED			0
St. Anthony			NO PERMITS ISSUED			0
TOTAL EASTERN	20	75	$1,161,536	$766,410	$3,600,476	$5,528,422
American Falls	0	1	$0	$6,000	$0	$6,000
Power County Un	1	2	45,000	8,000	0	53,000
Burley	0	8	0	2,415,000	16,700	2,431,700
Chubbuck	0	2	0	0	48,000	48,000
Montpelier			NO PERMITS ISSUED			0
Pocatello	0	15	0	75,000	903,728	978,728
Bannock County Un			NO PERMITS ISSUED			0
Preston	0	1	0	0	9,000	9,000
Franklin County Un			NO PERMITS ISSUED			0
Rupert	0	5	0	0	12,693	12,693
Minidoka County Un	1	6	4,000	293,814	28,000	325,814
Soda Springs			NO PERMITS ISSUED			0
TOTAL SOUTHEASTERN	2	40	$49,000	$2,797,814	$1,018,121	$3,864,935
TOTAL 56 LOCATIONS	327	1,965	$17,907,330	$8,263,929	$13,651,129	$39,822,388

Compiled by First Security Bank of Idaho, N.A.

IDAHO CONSTRUCTION REPORT - 56 MAJOR LOCATIONS TWELVE MONTHS CUMULATIVE 1989

CITY OR AREA	NEW DWELLING UNITS	TOTAL PERMITS	NEW RESIDENTIAL	NEW NONRESIDENTIAL	ALT-ADD REPAIRS	TOTAL CONSTRUCTION
Bonners Ferry	20	25	$676,876	$0	$182,960	$859,836
Coeur d'Alene	200	514	8,521,658	9,028,880	5,679,582	23,230,120
Kootenai County Un	292	883	18,223,127	5,453,757	3,819,710	27,496,594
Craigmont	0	13	0	9,300	29,160	38,460
Grangeville	1	95	42,500	731,076	411,195	1,184,771
Lewiston	74	1,027	5,210,767	3,721,529	8,067,803	17,000,099
Nez Perce Co Un	33	127	1,166,856	3,100,513	1,114,679	5,382,048
Moscow	24	296	1,852,800	437,000	1,924,730	4,214,530
Latah County Un	34	164	1,429,626	709,919	722,776	2,862,321
Orofino	2	121	49,000	135,968	325,345	510,313
Osburn	1	45	0	57,844	103,068	160,912
Sandpoint	69	91	2,021,054	259,722	390,784	2,671,560
St. Maries	7	93	37,150	199,543	505,612	742,305
Benewah County Un	38	125	1,119,235	1,308,641	306,454	2,734,330
TOTAL NORTHERN	795	3,619	$40,350,649	$25,153,692	$23,583,858	$89,088,199
Boise City	1,592	12,937	$94,515,131	$49,158,779	$91,060,062	$234,733,972
Meridian	172	371	10,443,376	3,217,011	1,767,492	15,428,379
Ada County Un	484	1,175	33,750,945	4,540,812	5,305,907	43,597,664
Caldwell	37	164	1,590,745	445,210	2,282,845	4,318,800
Canyon County Un	245	425	11,350,478	2,674,440	4,888,733	18,913,651
Nampa	96	440	5,036,964	11,896,738	3,003,674	19,937,376
Emmett	10	247	692,555	42,000	973,858	1,708,413
Gooding	0	15	0	27,330	150,001	177,331
Hailey	42	118	4,142,225	3,622,440	411,850	8,176,515
Ketchum	57	206	11,642,070	6,662,580	5,133,762	23,438,412
Sun Valley	49	187	18,486,000	207,000	2,799,750	21,492,750
Blaine County Un	135	194	28,284,931	0	2,236,842	30,521,773
Jerome	4	61	117,772	355,000	221,797	694,569
Mountain Home	44	216	2,285,960	1,382,526	1,096,208	4,764,694
Payette	2	25	50,000	61,000	68,300	179,300
Shoshone	0	17	0	135,000	66,900	201,900
Twin Falls City	55	346	4,953,624	12,002,327	4,994,107	21,950,058
Twin Falls Co Un	35	88	1,533,614	379,496	622,646	2,535,756
Weiser	8	95	222,075	760,534	347,705	1,330,314
TOTAL SOUTHWESTERN	3,067	17,327	$229,098,965	$97,570,223	$127,432,439	$454,101,627
Blackfoot	8	63	$306,000	$896,201	$800,100	$2,002,301
Bingham County Un	100	187	3,379,300	1,744,292	676,295	5,799,887
Idaho Falls	238	682	15,610,007	8,251,830	9,076,613	32,938,450
Ammon	11	37	728,148	234,319	154,316	1,116,783
Bonneville Co Un	131	327	5,233,704	2,847,546	1,568,116	9,649,366
Rexburg	17	53	944,500	1,823,000	1,011,666	3,779,166
Rigby	27	34	846,000	359,500	144,400	1,349,900
Jefferson Co Un	72	257	1,659,471	1,238,208	1,114,745	4,012,424
Salmon	1	42	76,000	2,500	208,600	287,100
Lemhi County Un	20	77	894,200	98,720	208,133	1,201,053
St. Anthony	1	25	8,000	28,700	103,800	140,500
TOTAL EASTERN	626	1,784	$29,685,330	$17,524,816	$15,066,784	$62,276,930
American Falls	7	54	$151,100	$570,590	$47,150	$768,840
Power County Un	6	43	280,000	1,322,000	58,700	1,660,700
Burley	4	52	505,000	2,999,700	330,700	3,835,400
Chubbuck	21	61	1,134,692	428,000	433,294	1,995,986
Montpelier	0	47	0	30,000	69,865	99,865
Pocatello	55	390	3,942,000	2,456,285	7,327,698	13,725,983
Bannock County Un	33	70	2,001,692	414,437	255,596	2,671,725
Preston	4	23	264,000	372,000	86,800	722,800
Franklin County Un	2	4	127,000	5,000	22,000	154,000
Rupert	6	114	133,623	61,088	1,094,626	1,289,337
Minidoka County Un	31	111	939,340	1,546,636	536,861	3,022,837
Soda Springs	4	59	47,500	123,850	134,457	305,807
TOTAL SOUTHEASTERN	173	1,028	$9,525,947	$10,329,586	$10,397,747	$30,253,280
TOTAL 56 LOCATIONS	4,661	23,758	$308,660,891	$150,578,317	$176,480,828	$635,720,036

Compiled by First Security Bank of Idaho, N.A.

NEW RESIDENTIAL UNITS

DECEMBER 1990

CITY OR AREA	# SINGLE-FAMILY DWL UNITS	SINGLE-FAMILY VALUATION	# MULTI-FAMILY DWL UNITS	MULTI-FAMILY VALUATION	# MOBILE HOME DWL UNITS	MOBILE HOME VALUATION
Bonners Ferry	0	$0	0	$0	1	$32,000
Coeur d'Alene	3	241,776	0	0	0	0
Kootenai County Un	8	560,116	2	131,918	4	0
Craigmont			NO NEW	RESIDENTIAL		
Grangeville			NO NEW	RESIDENTIAL		
Lewiston	3	321,076	0	0	1	32,000
Nez Perce Co Un			NO NEW	RESIDENTIAL		
Moscow			NO NEW	RESIDENTIAL		
Latah County Un	1	76,844	0	0	0	0
Orofino			NO NEW	RESIDENTIAL		
Osburn			NO NEW	RESIDENTIAL		
Sandpoint	2	133,000	0	0	0	0
St. Maries			NO NEW	RESIDENTIAL		
Benewah County Un			REPORT	NOT RECEIVED		
TOTAL NORTHERN	17	$1,332,812	2	$131,918	6	$64,000
Boise City	76	$6,251,695	24	$712,878	0	$0
Meridian	25	1,623,814	2	76,752	0	0
Ada County Un	31	2,854,318	0	0	1	300
Caldwell	4	312,163	0	0	0	0
Canyon County Un	5	319,237	0	0	2	4,500
Nampa	10	605,107	0	0	0	0
Emmett			NO NEW	RESIDENTIAL		
Gooding			NO NEW	RESIDENTIAL		
Hailey	1	90,000	0	0	0	0
Ketchum			NO NEW	RESIDENTIAL		
Sun Valley	1	214,000	0	0	0	0
Blaine County Un	8	2,138,000	0	0	0	0
Jerome	0	0	0	0	1	1,000
Mountain Home			NO NEW	RESIDENTIAL		
Payette			NO NEW	RESIDENTIAL		
Shoshone			NO NEW	RESIDENTIAL		
Twin Falls City	6	424,000	0	0	0	0
Twin Falls County Un			NO NEW	RESIDENTIAL		
Weiser			NO NEW	RESIDENTIAL		
TOTAL SOUTHWESTERN	167	$14,832,334	26	$789,630	4	$5,800
Blackfoot	1	$53,000	0	$0	0	$0
Bingham County Un	2	115,000	0	0	1	45,000
Idaho Falls	7	413,640	8	487,710	0	0
Ammon	2	147,244	0	0	0	0
Bonneville County Un	5	234,600	0	0	1	18,750
Rexburg			NO NEW	RESIDENTIAL		
Rigby			NO NEW	RESIDENTIAL		
Jefferson County Un	1	130,000	0	0	0	0
Salmon			NO NEW	RESIDENTIAL		
Lemhi County Un	0	0	0	0	2	0
St. Anthony			NO NEW	RESIDENTIAL		
TOTAL EASTERN	18	$1,093,484	8	$487,710	4	$63,750
American Falls	0	$0	0	$0	1	$7,500
Power County Un	0	0	0	0	1	8,000
Burley	1	100,000	0	0	0	0
Chubbuck			NO NEW	RESIDENTIAL		
Montpelier			NO NEW	RESIDENTIAL		
Pocatello	4	313,000	0	0	0	0
Bannock County Un	1	50,000	0	0	0	0
Preston			NO NEW	RESIDENTIAL		
Franklin County Un			NO NEW	RESIDENTIAL		
Rupert	1	114,110	0	0	0	0
Minidoka County Un	0	0	0	0	1	50,268
Soda Springs			NO NEW	RESIDENTIAL		
TOTAL SOUTHEASTERN	7	$577,110	0	$0	3	$65,768
TOTAL 56 LOCATIONS	209	$17,835,740	36	$1,409,258	17	$199,318

*Compiled by First Security Bank of Idaho, N.A.

NEW RESIDENTIAL UNITS — TWELVE MONTHS 1990

CITY OR AREA	# SINGLE-FAMILY DWL UNITS	SINGLE-FAMILY VALUATION	# MULTI-FAMILY DWL UNITS	MULTI-FAMILY VALUATION	# MOBILE HOME DWL UNITS	MOBILE HOME VALUATION
Bonners Ferry	3	$188,000	0	$0	1	$32,000
Coeur d'Alene	113	8,520,363	17	673,244	0	0
Kootenai County Un	236	19,211,026	18	912,331	128	0
Craigmont	0	0	0	0	0	0
Grangeville	5	364,960	32	1,223,332	0	0
Lewiston	54	4,527,235	5	330,732	12	324,199
Nez Perce Co Un	15	1,009,538	0	0	0	0
Moscow	44	4,442,592	12	626,944	0	0
Latah County Un	19	1,718,584	0	0	30	17,900
Orofino	3	161,000	0	0	3	50,000
Osburn	0	0	0	0	11	350
Sandpoint	28	1,805,801	97	2,044,258	12	2,000
St. Maries	1	77,878	0	0	1	6,000
Benewah County Un	0	0	0	0	0	0
TOTAL NORTHERN	521	$42,026,977	181	$5,810,841	198	$432,449
Boise City	1,043	$91,430,487	720	$21,455,704	0	$0
Meridian	244	18,447,467	8	234,000	56	718,275
Ada County Un	389	35,317,997	0	0	74	22,500
Caldwell	42	2,347,410	34	585,284	5	0
Canyon County Un	168	13,770,870	0	0	100	976,376
Nampa	151	9,430,420	8	409,213	12	6,500
Emmett	16	1,102,836	0	0	0	0
Gooding	1	77,000	0	0	0	0
Hailey	85	7,861,036	44	2,029,665	0	0
Ketchum	32	9,426,155	32	6,804,000	0	0
Sun Valley	37	12,572,000	23	4,910,000	0	0
Blaine County Un	132	29,145,991	0	0	0	0
Jerome	1	51,292	0	0	9	29,000
Mountain Home	19	1,001,226	0	0	2	6,000
Payette	1	48,000	2	30,000	4	72,000
Shoshone	0	0	0	0	1	0
Twin Falls City	96	7,877,472	8	483,917	11	9,300
Twin Falls County Un	29	2,336,877	0	0	58	0
Weiser	3	158,950	0	0	9	221,000
TOTAL SOUTHWESTERN	2,489	$242,403,486	879	$36,941,783	341	$2,060,951
Blackfoot	5	$298,000	1	$114,000	0	$0
Bingham County Un	49	3,271,500	0	0	66	1,057,550
Idaho Falls	281	21,903,980	65	3,746,860	4	96,260
Ammon	11	1,003,548	0	0	0	0
Bonneville County Un	107	6,753,278	2	95,020	40	417,534
Rexburg	17	1,196,700	0	0	0	0
Rigby	5	385,000	0	0	0	0
Jefferson County Un	35	2,893,000	0	0	67	817,409
Salmon	2	175,800	6	148,800	9	0
Lemhi County Un	30	1,392,812	8	162,000	12	22,190
St. Anthony	0	0	0	0	1	10,000
TOTAL EASTERN	542	$39,271,618	82	$4,266,680	199	$2,420,943
American Falls	2	$176,000	0	$0	4	$34,500
Power County Un	4	486,000	0	0	6	56,800
Burley	10	983,454	2	120,000	0	0
Chubbuck	12	730,781	0	0	0	0
Montpelier	0	0	0	0	0	0
Pocatello	89	6,548,227	2	85,000	0	0
Bannock County Un	17	1,213,211	0	0	7	38,741
Preston	9	878,596	0	0	0	0
Franklin County Un	8	375,000	0	0	0	0
Rupert	3	240,358	0	0	4	29,300
Minidoka County Un	9	632,162	3	96,000	31	487,138
Soda Springs	6	381,980	0	0	0	0
TOTAL SOUTHEASTERN	169	$12,645,769	7	$301,000	52	$646,479
TOTAL 56 LOCATIONS	3,721	$336,347,850	1,149	$47,320,304	790	$5,560,822

*Compiled by First Security Bank of Idaho, N.A.

NEW RESIDENTIAL UNITS - 56 MAJOR LOCATIONS DECEMBER 1989

CITY OR AREA	# SINGLE-FAMILY DWL UNITS	SINGLE-FAMILY VALUATION	# MULTI-FAMILY DWL UNITS	MULTI-FAMILY VALUATION	# MOBILE HOME DWL UNITS	MOBILE HOME VALUATION
Bonners Ferry			NO NEW RESIDENTIAL			
Coeur d'Alene	3	219,096	0	0	0	0
Kootenai County Un	10	818,747	0	0	3	0
Craigmont			NO NEW RESIDENTIAL			
Grangeville			NO NEW RESIDENTIAL			
Lewiston	1	62,814	0	0	0	0
Nez Perce Co Un	2	155,611	0	0	0	0
Moscow	4	356,000	2	98,000	0	0
Latah County Un			NO NEW RESIDENTIAL			
Orofino			NO NEW RESIDENTIAL			
Osburn			NO NEW RESIDENTIAL			
Sandpoint	0	0	0	0	1	0
St. Maries	0	0	0	0	1	2,000
Benewah County Un			NO NEW RESIDENTIAL			
TOTAL NORTHERN	20	$1,612,268	2	$98,000	5	$2,000
Boise City	97	$7,733,812	98	$2,407,434	0	$0
Meridian	6	448,736	0	0	0	0
Ada County Un	27	2,103,119	0	0	7	4,800
Caldwell	6	282,110	0	0	0	0
Canyon County Un	7	442,238	0	0	6	44,500
Nampa	7	443,238	0	0	0	0
Emmett			NO NEW RESIDENTIAL			
Gooding			NO NEW RESIDENTIAL			
Hailey	1	85,150	0	0	0	0
Ketchum			NO NEW RESIDENTIAL			
Sun Valley			NO NEW RESIDENTIAL			
Blaine County Un	2	130,000	0	0	0	0
Jerome			NO NEW RESIDENTIAL			
Mountain Home	5	224,545	2	80,640	1	0
Payette			NO NEW RESIDENTIAL			
Shoshone			NO NEW RESIDENTIAL			
Twin Falls City	3	291,728	0	0	1	15,000
Twin Falls Co Un	2	247,476	0	0	0	0
Weiser			NO NEW RESIDENTIAL			
TOTAL SOUTHWESTERN	163	$12,432,152	100	$2,488,074	15	$64,300
Blackfoot			NO NEW RESIDENTIAL			
Bingham County Un	5	355,000	0	0	1	15,000
Idaho Falls	5	369,410	3	132,880	0	0
Ammon	1	66,596	0	0	0	0
Bonneville Co Un	1	50,400	0	0	0	0
Rexburg	1	75,000	0	0	0	0
Rigby			NO NEW RESIDENTIAL			
Jefferson Co Un	1	50,000	0	0	2	47,250
Salmon			NO NEW RESIDENTIAL			
Lemhi County Un			NO NEW RESIDENTIAL			
St. Anthony			NO NEW RESIDENTIAL			
TOTAL EASTERN	14	$966,406	3	$132,880	3	$62,250
American Falls			NO NEW RESIDENTIAL			
Power County Un	0	0	0	0	1	45,000
Burley			NO NEW RESIDENTIAL			
Chubbuck			NO NEW RESIDENTIAL			
Montpelier			NO NEW RESIDENTIAL			
Pocatello			NO NEW RESIDENTIAL			
Bannock County Un			NO NEW RESIDENTIAL			
Preston			NO NEW RESIDENTIAL			
Franklin County Un			NO NEW RESIDENTIAL			
Rupert			NO NEW RESIDENTIAL			
Minidoka County Un	0	0	0	0	1	4,000
Soda Springs			NO NEW RESIDENTIAL			
TOTAL SOUTHEASTERN	0	$0	0	$0	2	$49,000
TOTAL 56 LOCATIONS	197	$15,010,826	105	$2,718,954	25	$177,550

Compiled by First Security Bank of Idaho, N.A.

NEW RESIDENTIAL UNITS - 56 MAJOR LOCATIONS TWELVE-MONTH CUMULATIVE 1989

CITY OR AREA	# SINGLE-FAMILY DWL UNITS	SINGLE-FAMILY VALUATION	# MULTI-FAMILY DWL UNITS	MULTI-FAMILY VALUATION	# MOBILE HOME DWL UNITS	MOBILE HOME VALUATION
Bonners Ferry	1	$46,876	19	$630,000	0	$0
Coeur d'Alene	73	4,965,251	125	3,552,907	2	3,500
Kootenai County Un	175	17,537,450	15	685,677	102	0
Craigmont	0	0	0	0	0	0
Grangeville	1	42,500	0	0	0	0
Lewiston	47	3,745,874	11	931,993	16	532,900
Nez Perce Co Un	17	811,216	0	0	16	355,640
Moscow	20	1,641,800	4	211,000	0	0
Latah County Un	16	1,429,626	0	0	18	0
Orofino	0	0	0	0	2	49,000
Osburn	0	0	0	0	1	0
Sandpoint	9	743,954	55	1,272,000	5	5,100
St. Maries	0	0	0	0	7	37,150
Benewah County Un	10	727,735	0	0	28	391,500
TOTAL NORTHERN	369	$31,692,282	229	$7,283,577	197	$1,374,790
Boise City	933	$75,136,821	659	$19,378,310	0	$0
Meridian	144	10,022,481	3	131,520	25	289,875
Ada County Un	397	33,309,005	6	405,440	81	36,500
Caldwell	28	1,414,765	4	99,480	5	76,500
Canyon County Un	165	10,712,803	0	0	80	637,675
Nampa	86	4,912,299	4	120,915	6	3,750
Emmett	10	692,555	0	0	0	0
Gooding	0	0	0	0	0	0
Hailey	42	4,142,225	0	0	0	0
Ketchum	43	10,169,470	14	1,472,600	0	0
Sun Valley	37	13,862,000	16	4,371,000	0	0
Blaine County Un	135	28,284,931	0	0	0	0
Jerome	2	98,772	0	0	2	19,000
Mountain Home	37	2,123,750	4	162,210	3	0
Payette	1	32,000	0	0	1	18,000
Shoshone	0	0	0	0	0	0
Twin Falls City	46	4,757,459	2	140,441	7	55,724
Twin Falls Co Un	14	1,163,484	0	0	21	370,130
Weiser	4	186,075	2	19,500	2	16,500
TOTAL SOUTHWESTERN	2,124	$201,020,895	714	$26,301,416	233	$1,523,654
Blackfoot	6	$306,000	0	$0	2	$0
Bingham County Un	39	2,532,000	0	0	61	847,300
Idaho Falls	151	12,010,556	68	3,375,551	19	223,900
Ammon	11	728,148	0	0	0	0
Bonneville Co Un	65	4,349,197	0	0	66	884,507
Rexburg	12	809,500	5	135,000	0	0
Rigby	2	155,000	24	687,000	1	4,000
Jefferson Co Un	16	854,900	0	0	56	804,571
Salmon	1	76,000	0	0	0	0
Lemhi County Un	20	894,200	0	0	0	0
St. Anthony	0	0	0	0	1	8,000
TOTAL EASTERN	323	$22,715,501	97	$4,197,551	206	$2,772,278
American Falls	3	$86,000	0	$0	4	$65,100
Power County Un	2	150,000	0	0	4	130,000
Burley	4	505,000	0	0	0	0
Chubbuck	21	1,134,692	0	0	0	0
Montpelier	0	0	0	0	0	0
Pocatello	55	3,942,000	0	0	0	0
Bannock County Un	29	1,927,992	0	0	4	73,700
Preston	4	264,000	0	0	0	0
Franklin County Un	2	127,000	0	0	0	0
Rupert	2	109,623	0	0	4	24,000
Minidoka County Un	7	583,226	0	0	24	356,114
Soda Springs	1	21,500	0	0	3	26,000
TOTAL SOUTHEASTERN	130	$8,851,033	0	$0	43	$674,914
TOTAL 56 LOCATIONS	2,946	$264,279,711	1,040	$37,782,544	679	$6,345,636

Compiled by First Security Bank of Idaho, N.A.